

U. S. DEPARTMENT OF EDUCATION  
SAN FRANCISCO, CALIFORNIA

CERTIFICATE OF INDEBTEDNESS #1 OF 3

Melissa A. Deuerling  
aka: Melissa A. Chergi  
2802 Sebolt Road  
Library, PA 15129-9567  
Account No. XXXXX9200

I certify that U.S. Department of Education records show that the BORROWER named above is indebted to the United States in the amount stated below plus additional interest from 03/28/14.

On or about 09/29/91, the BORROWER executed promissory note(s) to secure loan(s) of \$2,625.00 from INB NATIONAL BANK; INDIANAPOLIS, IN. This loan was disbursed for \$2,625.00 on 10/31/91 through 01/06/92 at a variable rate of interest to be established annually by the Department of Education. The loan obligation was guaranteed by United Student Aid Funds, Inc., and then reinsured by the Department of Education under loan guaranty programs authorized under Title IV-B of the Higher Education Act of 1965, as amended, 20 U.S.C. 1071 et seq. (34 C.F.R. Part 682). The holder demanded payment according to the terms of the note, and credited \$0.00 to the outstanding principal owed on the loan. The BORROWER defaulted on the obligation on 10/30/99, and the holder filed a claim on the loan guarantee.

Due to this default, the guaranty agency paid a claim in the amount of \$3,662.76 to the holder. The guarantor was then reimbursed for that claim payment by the Department under its reinsurance agreement. Pursuant to 34 C.F.R. § 682.410(b)(4), once the guarantor pays on a default claim, the entire amount paid becomes due to the guarantor as principal. The guarantor attempted to collect this debt from the BORROWER. The guarantor was unable to collect the full amount due, and on 09/14/04 assigned its right and title to the loan to the Department.


Since assignment of the loan, the Department has credited a total of \$601.11 in payments from all sources, including Treasury Department offsets, if any, to the balance. After application of these payments, the BORROWER now owes the United States the following:

Principal:	\$3,662.79
Interest:	\$2,146.44
Total debt as of 03/28/14:	\$5,809.23

Interest accrues on the principal shown here at the current rate of 3.30% and a daily rate of \$0.33 through June 30, 2014, and thereafter at such rate as the Department establishes pursuant to section 427A of the Higher Education Act of 1965, as amended, 20 U.S.C. 1077a.

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

Executed on: 4/15/14

  
\_\_\_\_\_  
Loan Analyst  
Litigation Support

U. S. DEPARTMENT OF EDUCATION  
SAN FRANCISCO, CALIFORNIA

CERTIFICATE OF INDEBTEDNESS #2 OF 3

Melissa A. Deuerling  
aka: Melissa A. Chergi  
2802 Sebolt Road  
Library, PA 15129-9567  
Account No. XXXXX9200

I certify that U.S. Department of Education records show that the BORROWER named above is indebted to the United States in the amount stated below plus additional interest from 03/28/14.

On or about 05/28/92 and 03/10/93, the BORROWER executed promissory note(s) to secure loan(s) of \$2,625.00 & \$2,500.00 from INB NATIONAL BANK; INDIANAPOLIS, IN. This loan was disbursed for \$2,625.00 & \$2,500.00 on 07/24/92 through 09/18/92 and 03/24/93 through 06/30/93 at a variable rate of interest to be established annually by the Department of Education. The loan obligation was guaranteed by United Student Aid Funds, Inc., and then reinsured by the Department of Education under loan guaranty programs authorized under Title IV-B of the Higher Education Act of 1965, as amended, 20 U.S.C. 1071 et seq. (34 C.F.R. Part 682). The holder demanded payment according to the terms of the note, and credited \$0.00 to the outstanding principal owed on the loan. The BORROWER defaulted on the obligation on 10/30/99, and the holder filed a claim on the loan guarantee.

Due to this default, the guaranty agency paid a claim in the amount of \$6,782.99 to the holder. The guarantor was then reimbursed for that claim payment by the Department under its reinsurance agreement. Pursuant to 34 C.F.R. § 682.410(b)(4), once the guarantor pays on a default claim, the entire amount paid becomes due to the guarantor as principal. The guarantor attempted to collect this debt from the BORROWER. The guarantor was unable to collect the full amount due, and on 09/14/04 assigned its right and title to the loan to the Department.


Since assignment of the loan, the Department has credited a total of \$1,189.63 in payments from all sources, including Treasury Department offsets, if any, to the balance. After application of these payments, the BORROWER now owes the United States the following:

Principal:	\$6,782.99
Interest:	\$3,883.84
Total debt as of 03/28/14:	\$10,666.83

Interest accrues on the principal shown here at the current rate of 3.15% and a daily rate of \$0.59 through June 30, 2014, and thereafter at such rate as the Department establishes pursuant to section 427A of the Higher Education Act of 1965, as amended, 20 U.S.C. 1077a.

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

Executed on: 4/5/14

  
\_\_\_\_\_  
Loan Analyst  
Litigation Support

**U. S. DEPARTMENT OF EDUCATION  
SAN FRANCISCO, CALIFORNIA**

**CERTIFICATE OF INDEBTEDNESS #3 OF 3**

Melissa A. Deuerling  
aka: Melissa A. Chergi  
2802 Sebolt Road  
Library, PA 15129-9567  
Account No. XXXXX9200

I certify that U.S. Department of Education records show that the BORROWER named above is indebted to the United States in the amount stated below plus additional interest from 03/28/14.

On or about 05/11/96, the BORROWER executed promissory note(s) to secure loan(s) of \$4,375.00 from NBD; Indianapolis, IN. This loan was disbursed for \$942.37 & \$2,292.00 on 08/12/96 through 08/19/96 at a variable rate of interest to be established annually by the Department of Education. The loan obligation was guaranteed by United Student Aid Funds, Inc., and then reinsured by the Department of Education under loan guaranty programs authorized under Title IV-B of the Higher Education Act of 1965, as amended, 20 U.S.C. 1071 et seq. (34 C.F.R. Part 682). The holder demanded payment according to the terms of the note, and credited \$0.00 to the outstanding principal owed on the loan. The BORROWER defaulted on the obligation on 02/15/01, and the holder filed a claim on the loan guarantee.

Due to this default, the guaranty agency paid a claim in the amount of \$4,468.94 to the holder. The guarantor was then reimbursed for that claim payment by the Department under its reinsurance agreement. Pursuant to 34 C.F.R. § 682.410(b)(4), once the guarantor pays on a default claim, the entire amount paid becomes due to the guarantor as principal. The guarantor attempted to collect this debt from the BORROWER. The guarantor was unable to collect the full amount due, and on 09/14/04 assigned its right and title to the loan to the Department.


Since assignment of the loan, the Department has credited a total of \$721.45 in payments from all sources, including Treasury Department offsets, if any, to the balance. After application of these payments, the BORROWER now owes the United States the following:

Principal:	\$4,468.94
Interest:	\$2,472.93
Total debt as of 03/28/14:	\$6,941.87

Interest accrues on the principal shown here at the current rate of 3.15% and a daily rate of \$0.39 through June 30, 2014, and thereafter at such rate as the Department establishes pursuant to section 427A of the Higher Education Act of 1965, as amended, 20 U.S.C. 1077a.

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

Executed on: 4/15/14

  
\_\_\_\_\_  
Loan Analyst  
Litigation Support